

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: : **Bankruptcy No. 20-70109-JAD**
Michael S. Hanes and :
Kristen L. Hanes, : **Chapter 13**
Debtors :
Michael S. Hanes and : **Docket No. 90**
Kristen L. Hanes, :
Movants :
v. :
No Respondents :

DEBTOR'S CERTIFICATION OF DISCHARGE ELIGIBILITY

1. The Debtors have made all payments required by the Chapter 13 Plan.
2. The Debtors are not required to pay any Domestic Support Obligations.
3. The Debtors are entitled to a discharge under the terms of Section 1328 of the Bankruptcy Code. The Debtors have not received a prior discharge in a bankruptcy case within the time frames specified in Section 1328(f)(1) of the Bankruptcy Code. Section 1328(h) of the Bankruptcy Code does not render the Debtors ineligible for a discharge.
4. On March 30, 2020, at docket number 26, and docket number 27, the Debtors complied with Federal Rule of Bankruptcy Procedure 1007(c) by filing a *Certification of Completion of Postpetition Instructional Course in Personal Financial Management*, with the *Certificate of Completion* attached to the form.

This Certification is being signed under penalty of perjury by Kenneth P. Seitz, Esquire that he duly questioned the Debtors about the statements in this Certification and verified the answers in support of this Certification.

Dated: July 3, 2025

By: /s/ Kenneth P. Seitz, Esquire
Signature
Kenneth P. Seitz, Esquire
Name of Filer - Typed
P.O. Box 211, Ligonier, PA 15658
Address of Filer
TheDebtErasers@aol.com
Email Address of Filer
(814) 536-7470
Phone Number of Filer
81666 Pennsylvania
Bar I.D. and State of Admission